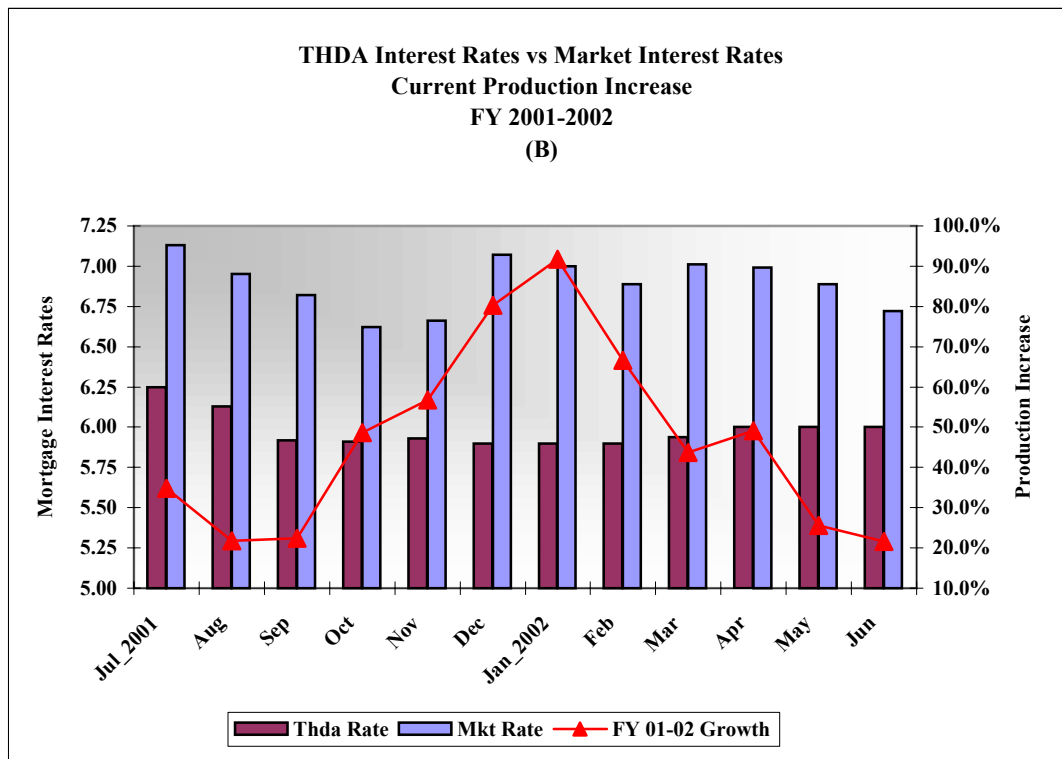
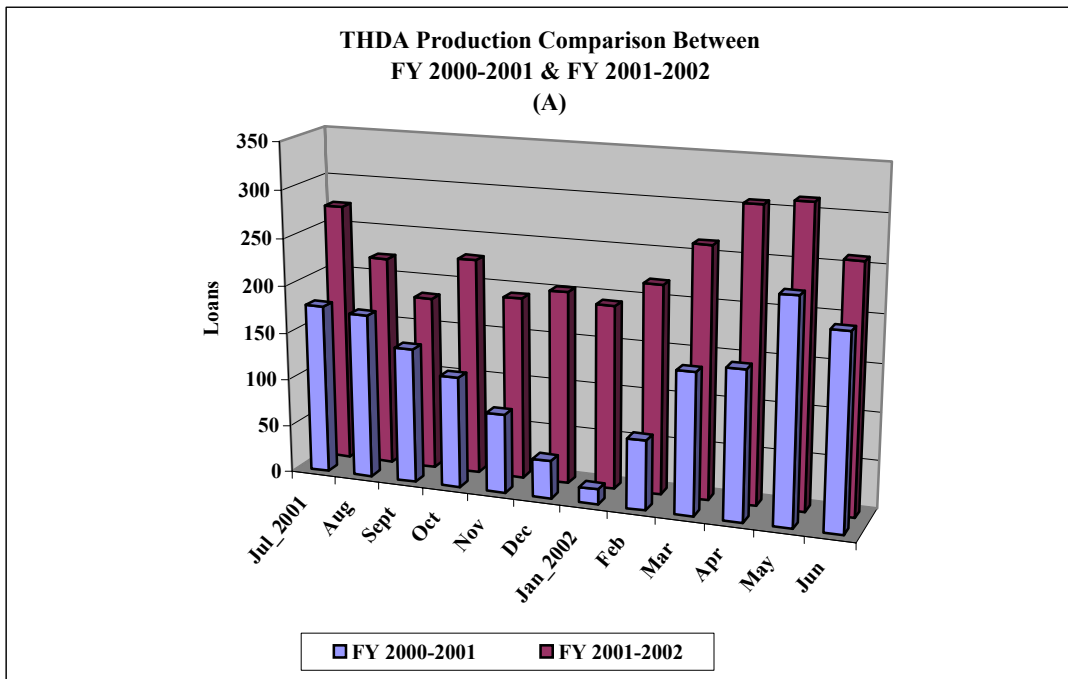


Chart 1



Source: Market mortgage interest rates-- http://www.mtsu.edu/~deprince/cv_indicator.html